

IN THE SPECIFICATION

Please replace the paragraph beginning at page 10, line 17, with the following rewritten paragraph:

--In the mobile device 1 in question, the transmitted payment request is received via the contactless interface 11, and, depending upon the variant, is filtered, if applicable, on the basis of the transaction identification contained therein, in that the transaction identification contained in the payment request is compared by the mobile device 1 with the transaction identification previously transmitted to the payment terminal 2. A payment record is prepared in a payment record module 14 of the mobile device 1, for example a programmed software module, on the basis of the received payment request, for example after the authenticity of the payment request, respectively the authenticity of the payment terminal 2, has been checked and the payment request has been displayed to the customer on the display 19 of the mobile device 1, and the customer, by means of the operating elements 18 of the mobile device 1, has accepted and thereby enabled the payment. The prepared payment record comprises the received payment request and a customer identification of the customer, for example a IMSI (International Mobile Subscriber Identity) or a user number especially allocated for this type of payment described here, which in each case are stored on the SIM card 17 of the mobile device 1. To improve security, the payment record can be provided with an electronic signature of the respective customer 5 ~~by~~ by the payment record module 14, or can be executed as a secured certificate.--